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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on

Date: August 22, 2001

Name: Carol Felenstein

Signature: Carol Felenstein  
*Clifford Chance Rogers & Wells LLP*

Docket No. 3499-92

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.**

In re Application of: **David Lawrence**

Filed: **March 20, 2001**

Group Art Unit: **N/A**

Serial No: **09/812,628**

Examiner: **N/A**

For: **AUTOMATED ACCOUNT RISK MANAGEMENT**

**RESPONSE TO NOTICE TO FILE MISSING PARTS**

Commissioner for Patents  
**BOX: MISSING PARTS**  
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts (copy enclosed) dated April 30, 2001, received for the above identified application, enclosed please find the following:

1. ☒ Executed Declaration and Power of Attorney  
☐ Copy of Executed Declaration and Power of attorney from a prior application
2. ☐ Substitute drawings

Please make the Declaration and Power of Attorney of record in the above-identified application.

We paid the \$130.00 late submission charge with the prior submission to the same Notice to File Missing Parts. The Commissioner is hereby authorized to charge any additional fee, or credit any overpayment to Deposit Account No. 50-0521. A duplicate copy of this transmittal is enclosed.

Respectfully submitted,

Date: August 22, 2001

J.P. Kincart

Joseph P. Kincart

Reg. No. 43,716

Clifford Chance Rogers & Wells LLP  
200 Park Avenue  
New York, NY 10166-0153  
Telephone: (212) 878-3289